

# PLEASE READ!!!!!!!

## COLLECTION(S), CHARGE-OFF(S), WRITE-OFF(S)

### Required Documentation:

If the account has been paid **IN FULL**, send a copy of the receipt, or a statement from the creditor that:

- For a **COLLECTION ACCOUNT**: identifies the collection agency, date that the debt was placed for collection, and the date the debt was paid; OR
- For a **CHARGE-OFF/WRITE-OFF ACCOUNT**: identifies the creditor and date that the debt was paid

If the account has **NOT** been paid **IN FULL**, send the Board a copy of the payment plan and history of your payments. If necessary, contact the creditor to obtain a copy of the payment plan and history of your payments.

**For DISPUTED ACCOUNTS:** Send a written explanation and copies of any written correspondence that you have sent the creditor.

**If you do not know the creditor or suspect an error**, contact Holloway Credit Solutions at (800) 264-2700, extension 310.

- Holloway will give you the name and number of the credit bureau that supplied the information (Experian, Equifax or Transunion). Contact the credit bureau and follow their instructions. Send the Board a copy of any correspondence (letters, faxes or emails) you send **TO** the credit bureau.
- It may take up to 30 days for the credit bureau to provide you with the creditor's contact information. During this time, send the Board copies of any correspondence or payments made to the creditor.

For a **CHILD SUPPORT COLLECTION**: Send a copy of your payment plan and history of payments, and a written explanation. Contact your caseworker or child support enforcement officer for a printout of your payment plan and history of payments.

Mail OR fax the requested documents to:

Home Builders Licensure Board  
**Attention: Cathy Powell**  
445 Herron Street  
Montgomery, AL 36130  
Phone: (334) 242-2230  
Fax: (334) 263-1397

*Please include a copy of the Board's letter to you with your documentation.*